



### PRODUCT HIGHLIGHTS

You can choose policy amounts in \$5,000 increments up to \$50,000. A recurrent benefit is included that extends coverage to a second covered diagnosis, enabling insured employees to receive benefits up to 200% of the plan's value.

- *This plan is portable — take it with you even if you leave your place of employment*
- *Premiums are payroll deducted for your convenience*
- *Coverage is guaranteed issue - no health questions or underwriting is required  
\*with 15% participation*
- *This plan pays you directly for a covered accident in addition to what major medical insurance pays*

### Live life. You're covered.®

If you're faced with a serious illness, US Able Life's Critical Illness + Cancer Plan offers you an additional layer of financial protection. Whether it's a stroke, a heart attack, or even cancer, this plan provides lump-sum payments directly to you if a covered critical illness is diagnosed. You also gain the peace of mind knowing that US Able Life delivers on its promise to process and pay claims with the greatest care and integrity. You can feel secure when you purchase insurance from us, that's exactly what you'll get. It's our assurance — our pledge — that we'll be there when you need us the most.

### How it works

For example, you purchase the **\$10,000 Critical Illness + Cancer Plan** and later suffer a heart attack. The following year, you're diagnosed with cancer. In addition to what your health insurance pays, US Able Life's Critical Illness Plan will pay:

- **\$10,000** for a heart attack diagnosis (initial payout)
- **\$10,000** for a cancer diagnosis

**\$20,000** in total cash benefits paid directly to **YOU.**

**LIVE LIFE.  
YOU'RE COVERED.®**



## Eligibility

Employees are eligible to enroll if they actively work more than 20 hours per week and through age 69.<sup>2</sup>

## Guaranteed Issue

Employees can enroll with no health questions asked, with 15% participation:

- Employee: \$10,000
- Spouse: \$5,000
- Child: \$5,000

DIAGNOSIS OR TREATMENT	PLAN PAYS
Cancer Diagnosis	100%
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
Bone Marrow Transplant	100%
End-Stage Renal Failure	100%
Burns (3rd degree, at least 50%+ of body)	100%
Specified Diseases <sup>1</sup>	100%
Prostate Cancer and/or Carcinoma In Situ	30%
Coronary Artery Bypass Surgery	30%
Alzheimer's Disease	30%
Angioplasty/Stent	10%
Skin Cancer Diagnosis	10%
Cancer Vaccine	\$75 lifetime, one-time payment
Cancer Treatment & Care	\$50/month, up to 12 months
<b>WELLNESS BENEFIT</b> (per person per year for covered health screenings)	<b>\$75</b>

## Quality of Life Benefit

If an illness causes an insured person to be unable to perform two or more of the five Activities of Daily Living (as defined in the policy) unassisted, the insured will receive a 5% benefit per month up to 20 months while care and assistance is needed.

## Recurrent Benefit

Coverage extends to a second covered diagnosis, enabling insured employees to receive benefits up to 200% of the plan's value.

*This document provides a brief description of USABLE Life's Critical Illness + Cancer insurance. This is not an insurance policy. Limitations and exclusions may apply, and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.*

<sup>1</sup>ALS (Lou Gehrig's Disease), Anthrax, Cholera, Encephalitis, Meningitis, Rocky Mountain Spotted and Typhoid Fevers, Tuberculosis, Primary Sclerosing Cholangitis (Walter Payton's Disease)

<sup>2</sup>The number of hours may vary; check with your employer for specific eligibility requirements.

<sup>3</sup>As defined in the policy.

<sup>4</sup>Availability of the Occupational HIV Benefit is limited to specific occupations and industries.



Rated "A" (excellent) by A.M. Best  
for ten consecutive years



Recognized as one of the "Ward's 50"  
L&H Top Performers



# EMPLOYEE

## NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
Up to 29	\$4.33	\$5.92	\$7.51	\$9.11	\$10.70	\$18.66
30 - 39	\$6.35	\$9.86	\$13.36	\$16.87	\$20.38	\$37.93
40 - 49	\$10.61	\$18.19	\$25.76	\$33.33	\$40.90	\$78.77
50 - 59	\$19.34	\$35.21	\$51.09	\$66.97	\$82.84	\$162.23
60 - 69	\$40.08	\$75.90	\$111.75	\$147.59	\$183.42	\$362.59

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
Up to 29	\$6.62	\$9.97	\$13.42	\$16.87	\$20.32	\$37.55
30 - 39	\$11.27	\$19.21	\$27.14	\$35.08	\$43.00	\$82.66
40 - 49	\$20.59	\$37.35	\$54.11	\$70.87	\$87.63	\$171.42
50 - 59	\$38.43	\$71.98	\$105.53	\$139.08	\$172.63	\$340.38
60 - 69	\$75.56	\$144.29	\$213.01	\$281.60	\$350.47	\$694.11

# SPOUSE

## NON-TOBACCO

SPOUSE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
Up to 29	\$4.27	\$5.71	\$7.15	\$8.59	\$10.03	\$17.24
30 - 39	\$6.19	\$9.54	\$12.90	\$16.25	\$19.61	\$36.37
40 - 49	\$10.44	\$17.86	\$25.27	\$32.69	\$40.10	\$77.18
50 - 59	\$19.27	\$35.10	\$50.93	\$66.76	\$82.58	\$161.72
60 - 69	\$40.07	\$75.90	\$111.74	\$147.57	\$183.41	\$362.58

## TOBACCO

SPOUSE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
Up to 29	\$6.71	\$10.16	\$13.71	\$17.26	\$20.81	\$38.56
30 - 39	\$11.26	\$19.19	\$27.12	\$35.06	\$42.99	\$82.66
40 - 49	\$20.47	\$37.13	\$53.79	\$70.44	\$87.10	\$170.37
50 - 59	\$38.36	\$71.86	\$105.36	\$138.86	\$172.36	\$339.86
60 - 69	\$75.55	\$144.27	\$213.00	\$281.73	\$350.46	\$694.09

# CHILD

## NON-TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$1.42	\$2.45
30 - 39	\$1.57	\$2.73
40 - 49	\$1.11	\$1.92
50 - 59	\$0.89	\$1.55
60 - 69	\$0.68	\$1.19

## TOBACCO

EMPLOYEE AGE	\$5,000	\$10,000
Up to 29	\$1.42	\$2.45
30 - 39	\$1.46	\$2.52
40 - 49	\$1.11	\$1.92
50 - 59	\$0.83	\$1.43
60 - 69	\$0.74	\$1.30

Rates include recurrent benefit. Child premiums are based on employee age and smoker status.

IMPORTANT NOTE: Projected rates shown here are on a monthly basis. Due to rounding rules and frequency of payroll deductions, your actual monthly cost may vary slightly.